

***UFCW AND FELRA
LEGAL BENEFIT FUND
FOURTH QUARTER 2018***

ADMINISTRATIVE MANAGER'S REPORT

FULL TIME
FOURTH QUARTER 2018
CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
LOCAL 400			
GIANT	\$21.12	2,389	\$151,345
GIANT	11.87	8	285
GIANT ¹	11.12	190	6,339
LOCAL 400 STAFF	21.12	3	190
SAFEWAY	21.12	1,621	102,707
SAFEWAY ¹	11.12	118	3,937
SUBTOTAL		4,329	\$264,803

LOCAL 27			
GIANT	\$21.12	872	\$55,272
GIANT ¹	11.12	75	2,513
METRO/BASICS	21.12	248	15,713
METRO/BASICS ²	10.56	4	137
SAFEWAY	21.12	548	34,743
SAFEWAY ¹	11.12	46	1,546
SAFEWAY DELAWARE	21.12	49	3,126
SAFEWAY DELAWARE ¹	11.12	8	267
SUBTOTAL		1,850	\$113,317

TOTAL		6,179	\$378,120
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AVERAGE MONTHLY CONTRIBUTION \$20.40

¹EMPLOYEES HIRED ON OR AFTER JAN.1, 2014

²EMPLOYEES HIRED ON OR AFTER JAN.1, 2015

FULL TIME FOURTH QUARTER 2018 EXPENSES

PROVIDER

	<u>AMOUNT</u>		<u>AVERAGE COST</u>		<u>PERCENTAGE</u>
AKMAN & ASSOCIATES	\$348,821		\$18.818		92.43%

OPERATING EXPENSES

	<u>AMOUNT</u>		<u>AVERAGE COST</u>		<u>PERCENTAGE</u>
ADMINISTRATION	\$27,617		\$1.490		7.318%
MEETING EXPENSE	783		0.042		0.207%
PNC	28		0.002		0.007%
PRINTING	132		0.007		0.035%
TELEPHONE	8		0.000		0.002%
SUBTOTAL	\$28,568		\$1.541		7.57%
TOTAL	\$377,389		\$20.359		100.00%

FULL TIME
2018
QUARTERLY RECAPS

FIRST 2018 SECOND 2018 THIRD 2018 FOURTH 2018 TOTAL

EMPLOYER CONTRIB	\$383,885	\$381,390	\$376,119	\$378,120	\$1,519,514
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0

TOTAL INCOME	\$383,885	\$381,390	\$376,119	\$378,120	\$1,519,514
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EXPENSES

PROVIDER	\$357,551	\$356,266	\$349,049	\$348,821	\$1,411,687
OPERATING	28,648	28,645	28,093	28,568	113,954

TOTAL EXPENSES	\$386,199	\$384,911	\$377,142	\$377,389	\$1,525,641
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TOTAL INCOME	\$383,885	\$381,390	\$376,119	\$378,120	\$1,519,514
TOTAL EXPENSES	\$386,199	\$384,911	\$377,142	\$377,389	\$1,525,641

SURPLUS (DEFICIT)	(\$2,314)	(\$3,521)	(\$1,023)	\$731	(\$6,127)
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AVERAGE INCOME	\$20.59	\$20.50	\$20.45	\$20.40	\$20.49
AVERAGE EXPENSES	\$20.71	\$20.69	\$20.50	\$20.36	\$20.57

SURPLUS (DEFICIT)	(\$0.12)	(\$0.19)	(\$0.05)	\$0.04	(\$0.08)
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TOTAL PARTICIPANTS	6,215	6,200	6,131	6,179	6,181
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FULL TIME 2017 QUARTERLY RECAPS
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FIRST 2017 SECOND 2017 THIRD 2017 FOURTH 2017 TOTAL

EMPLOYER CONTRIB	\$399,119	\$391,535	\$388,950	\$386,483	\$1,566,087
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0

TOTAL INCOME	\$399,119	\$391,535	\$388,950	\$386,483	\$1,566,087
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EXPENSES

PROVIDER	\$368,316	\$365,678	\$364,816	\$361,318	\$1,460,128
OPERATING	27,322	29,943	27,789	27,809	112,863

TOTAL EXPENSES	\$395,638	\$395,621	\$392,605	\$389,127	\$1,572,991
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TOTAL INCOME	\$399,119	\$391,535	\$388,950	\$386,483	\$1,566,087
TOTAL EXPENSES	\$395,638	\$395,621	\$392,605	\$389,127	\$1,572,991

SURPLUS (DEFICIT)	\$3,481	(\$4,086)	(\$3,655)	(\$2,644)	(\$6,904)
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AVERAGE INCOME	\$21.17	\$20.80	\$20.73	\$20.66	\$20.84
AVERAGE EXPENSES	\$20.98	\$21.01	\$20.93	\$20.80	\$20.93

SURPLUS (DEFICIT)	\$0.19	(\$0.21)	(\$0.20)	(\$0.14)	(\$0.09)
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TOTAL PARTICIPANTS	6,285	6,276	6,254	6,237	6,263
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PART TIME
FOURTH QUARTER 2018
CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
LOCAL 400			
GIANT	\$21.12	2,534	\$160,533
GIANT	11.87	5	177
GIANT ¹	11.12	1,423	47,483
SAFEWAY	21.12	1,153	73,075
SAFEWAY ¹	11.12	1,068	35,640
SUBTOTAL		6,183	\$316,908

LOCAL 27			
GIANT	\$21.12	1,128	\$71,449
GIANT ¹	11.12	487	16,247
METRO/BASICS	21.12	354	22,409
METRO/BASICS ²	10.56	105	3,316
SAFEWAY	21.12	378	23,930
SAFEWAY ¹	11.12	384	12,799
SAFEWAY DELAWARE	21.12	60	3,780
SAFEWAY DELAWARE ¹	11.12	42	1,413
SUBTOTAL		2,938	\$155,343

TOTAL		9,121	\$472,251
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AVERAGE MONTHLY CONTRIBUTION \$17.26

¹EMPLOYEES HIRED ON OR AFTER JAN.1, 2014

²EMPLOYEES HIRED ON OR AFTER JAN.1, 2015

PART TIME
FOURTH QUARTER 2018
EXPENSES

PROVIDER

AMOUNT

AVERAGE COST

PERCENTAGE

AKMAN & ASSOCIATES	\$437,790		\$15.999		91.21%
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OPERATING EXPENSES

AMOUNT

AVERAGE COST

PERCENTAGE

ADMINISTRATION	\$40,766		\$1.490		8.493%
MEETING	1,174		0.043		0.245%
PNC	43		0.002		0.009%
PRINTING	199		0.007		0.041%
TELEPHONE	11		0.000		0.002%

SUBTOTAL	\$42,193		\$1.542		8.79%
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TOTAL	\$479,983		\$17.541		100.00%
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PART TIME
2018
QUARTERLY RECAPS

	<u>FIRST 2018</u>	<u>SECOND 2018</u>	<u>THIRD 2018</u>	<u>FOURTH 2018</u>	<u>TOTAL</u>
EMPLOYER CONTRIB	\$504,579	\$499,290	\$485,633	\$472,251	\$1,961,753
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
TOTAL INCOME	\$504,579	\$499,290	\$485,633	\$472,251	\$1,961,753
EXPENSES					
PROVIDER	\$453,494	\$444,938	\$435,208	\$437,790	\$1,771,430
OPERATING	43,467	45,385	41,246	42,193	172,291
TOTAL EXPENSES	\$496,961	\$490,323	\$476,454	\$479,983	\$1,943,721
TOTAL INCOME	\$504,579	\$499,290	\$485,633	\$472,251	\$1,961,753
TOTAL EXPENSES	\$496,961	\$490,323	\$476,454	\$479,983	\$1,943,721
SURPLUS (DEFICIT)	\$7,618	\$8,967	\$9,179	(\$7,732)	\$18,032
AVERAGE INCOME	\$17.82	\$17.52	\$17.35	\$17.26	\$17.49
AVERAGE EXPENSES	\$17.55	\$17.21	\$17.02	\$17.54	\$17.33
SURPLUS (DEFICIT)	\$0.27	\$0.31	\$0.33	(\$0.28)	\$0.16
TOTAL PARTICIPANTS	9,439	9,499	9,330	9,121	9,347

PART TIME 2017 QUARTERLY RECAPS
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	<u>FIRST 2017</u>	<u>SECOND 2017</u>	<u>THIRD 2017</u>	<u>FOURTH 2017</u>	<u>TOTAL</u>
EMPLOYER CONTRIB	\$549,361	\$532,202	\$521,191	\$507,110	\$2,109,864
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
TOTAL INCOME	\$549,361	\$532,202	\$521,191	\$507,110	\$2,109,864
EXPENSES					
PROVIDER	\$486,622	\$474,769	\$467,822	\$458,749	\$1,887,962
OPERATING	41,460	45,851	42,230	41,618	171,159
TOTAL EXPENSES	\$528,082	\$520,620	\$510,052	\$500,367	\$2,059,121
TOTAL INCOME	\$549,361	\$532,202	\$521,191	\$507,110	\$2,109,864
TOTAL EXPENSES	\$528,082	\$520,620	\$510,052	\$500,367	\$2,059,121
SURPLUS (DEFICIT)	\$21,279	\$11,582	\$11,139	\$6,743	\$50,743
AVERAGE INCOME	\$19.20	\$18.49	\$18.28	\$18.11	\$18.52
AVERAGE EXPENSES	\$18.45	\$18.09	\$17.89	\$17.87	\$18.08
SURPLUS (DEFICIT)	\$0.75	\$0.40	\$0.39	\$0.24	\$0.44
TOTAL PARTICIPANTS	9,540	9,592	9,503	9,332	9,492

COMBINED 2018 QUARTERLY RECAP
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	<u>FIRST 2018</u>	<u>SECOND 2018</u>	<u>THIRD 2018</u>	<u>FOURTH 2018</u>	<u>TOTAL</u>
EMPLOYER CONTRIB	\$888,464	\$880,680	\$861,752	\$850,371	\$3,481,267
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
INTEREST & DIVIDENDS	2,329	4,224	2,930	3,478	12,961
 TOTAL INCOME	 \$890,793	 \$884,904	 \$864,682	 \$853,849	 \$3,494,228
 EXPENSES					
PROVIDER	\$811,045	\$801,204	\$784,257	\$786,611	\$3,183,117
OPERATING	72,115	74,030	\$69,339	\$70,761	286,245
 TOTAL EXPENSES	 \$883,160	 \$875,234	 \$853,596	 \$857,372	 \$3,469,362
 TOTAL INCOME	 \$890,793	 \$884,904	 \$864,682	 \$853,849	 \$3,494,228
TOTAL EXPENSES	\$883,160	\$875,234	\$853,596	\$857,372	\$3,469,362
 SURPLUS (DEFICIT)	 \$7,633	 \$9,670	 \$11,086	 (\$3,523)	 \$24,866
 TOTAL PARTICIPANTS	 15,654	 15,699	 15,461	 15,300	 15,529
 FUND RESERVE	 \$436,991	 \$444,044	 \$448,967	 \$450,617	

COMBINED 2017 QUARTERLY RECAP
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	<u>FIRST 2017</u>	<u>SECOND 2017</u>	<u>THIRD 2017</u>	<u>FOURTH 2017</u>	<u>TOTAL</u>
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EMPLOYER CONTRIB	\$948,480	\$923,737	\$910,141	\$893,593	\$3,675,951
EMPLOYEE CONTRIB	0	0	0	0	0
MISC. INCOME	0	0	0	0	0
INTEREST & DIVIDENDS	2,623	4,811	2,552	3,054	13,040

TOTAL INCOME	\$951,103	\$928,548	\$912,693	\$896,647	\$3,688,991
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EXPENSES

PROVIDER	\$854,938	\$840,447	\$832,638	\$820,067	\$3,348,090
OPERATING	68,782	75,794	70,019	69,427	284,022

TOTAL EXPENSES	\$923,720	\$916,241	\$902,657	\$889,494	\$3,632,112
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TOTAL INCOME	\$951,103	\$928,548	\$912,693	\$896,647	\$3,688,991
TOTAL EXPENSES	\$923,720	\$916,241	\$902,657	\$889,494	\$3,632,112

SURPLUS (DEFICIT)	\$27,383	\$12,307	\$10,036	\$7,153	\$56,879
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TOTAL PARTICIPANTS	15,825	15,868	15,757	15,569	15,755
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FUND RESERVE	\$612,667	\$232,641	\$431,818	\$458,242	
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UTILIZATION FOURTH QUARTER 2018

AKMAN & ASSOC.

CODE	TYPE	OPEN CASE	ATTORNEY HOURS	PARALEGAL HOURS	SURCHG.
01	FAMILY	286	1,302.35	965.10	\$9,137
02	PROBATE	55	364.75	388.95	
03	WILL	248	506.45	455.85	
04	NEGLIGENCE	60	154.30	187.50	
05	REAL ESTATE	87	225.05	203.35	
06	CONSUMER	360	1,771.00	1,344.90	
07	CRIMINAL	62	520.10	71.10	
08	TRAFFIC	93	610.90	94.30	
09	LANDLORD/TENANT	54	168.65	85.30	
10	ADMINISTRATION	49	169.60	64.20	
11	IMMIGRATION	0	0.00	0.00	
12	MISCELLANEOUS	0	0.00	0.00	
13	WORKER'S COMP.	0	0.00	0.00	
14	JUVENILE	22	123.75	22.20	
15	CIVIL LITIGATION	0	0.00	0.00	
16	T CASES	0	0.00	0.00	
TOTAL		1,376	5,916.90	3,882.75	\$9,137

ALL HOURS
ADJUSTED HOURS
PAYMENT
COST PER HOUR

9,799.65
7,858.28
\$786,611
\$100.10

FOURTH QUARTER 2018
DELINQUENCIES

NONE